



Aligning Your Spending With Your Values

Meet Your Hosts



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Today's Agenda

1. What influences our spending habits?
2. How do our values come into play?
3. Tips for aligning your spending habits with your values

What are your **spending** habits?



What Influences Our Spending Habits?



What Influences Our Spending Habits?

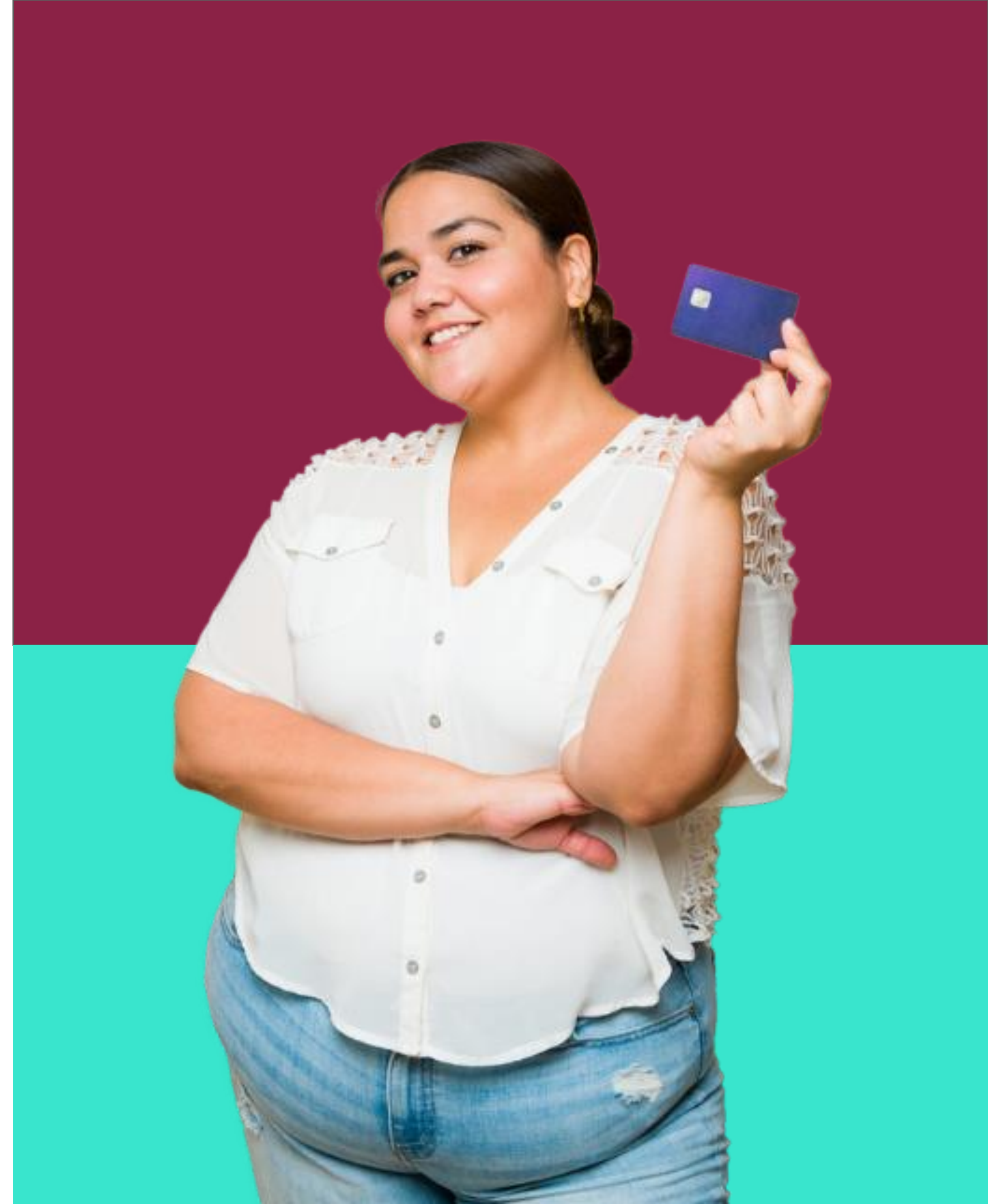
1. Values



Values

Values vs Attitudes

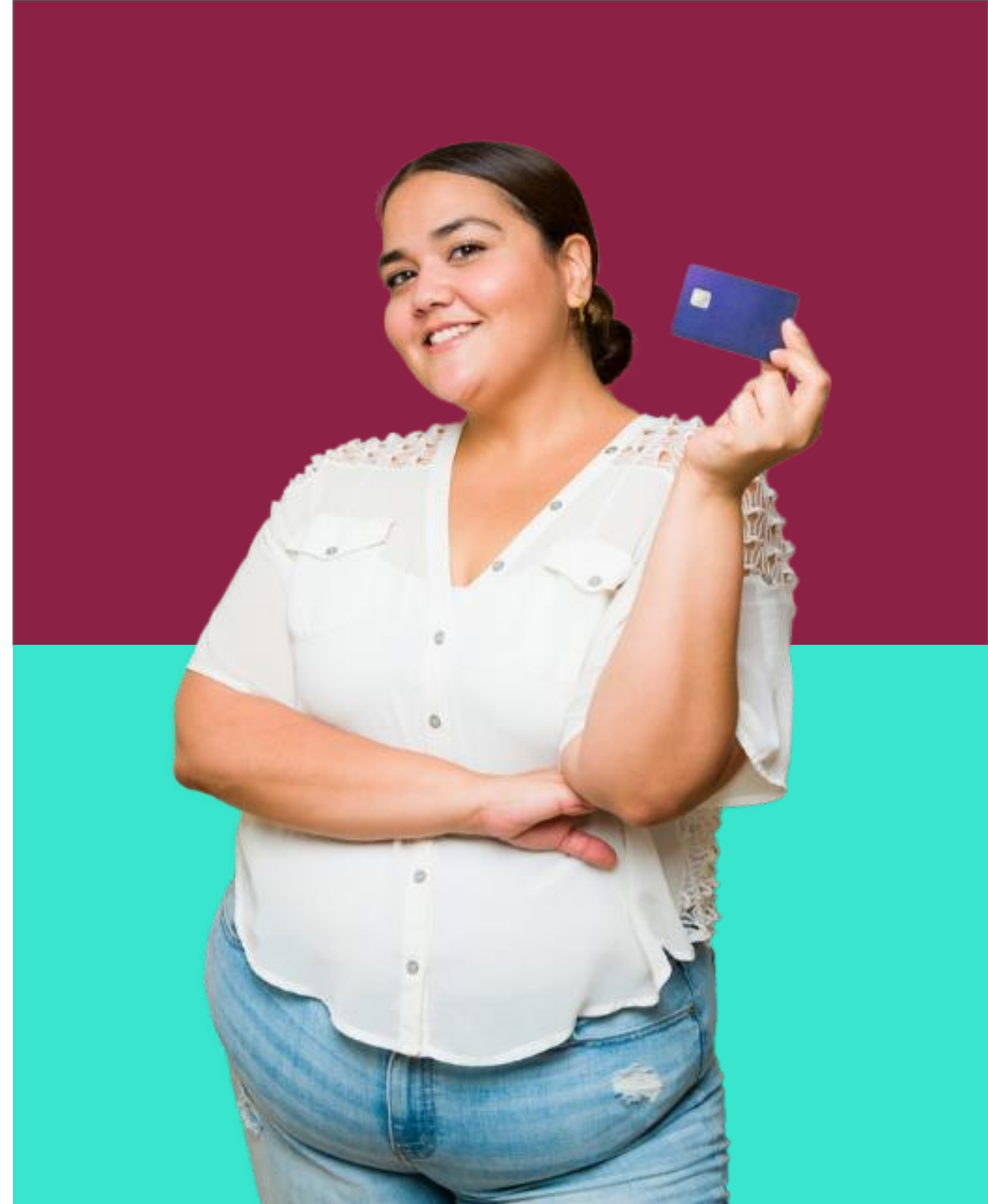
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 - Shaped by our upbringing
 - Firmly held, but can be changed with effort
 - The standards we hold for decisions



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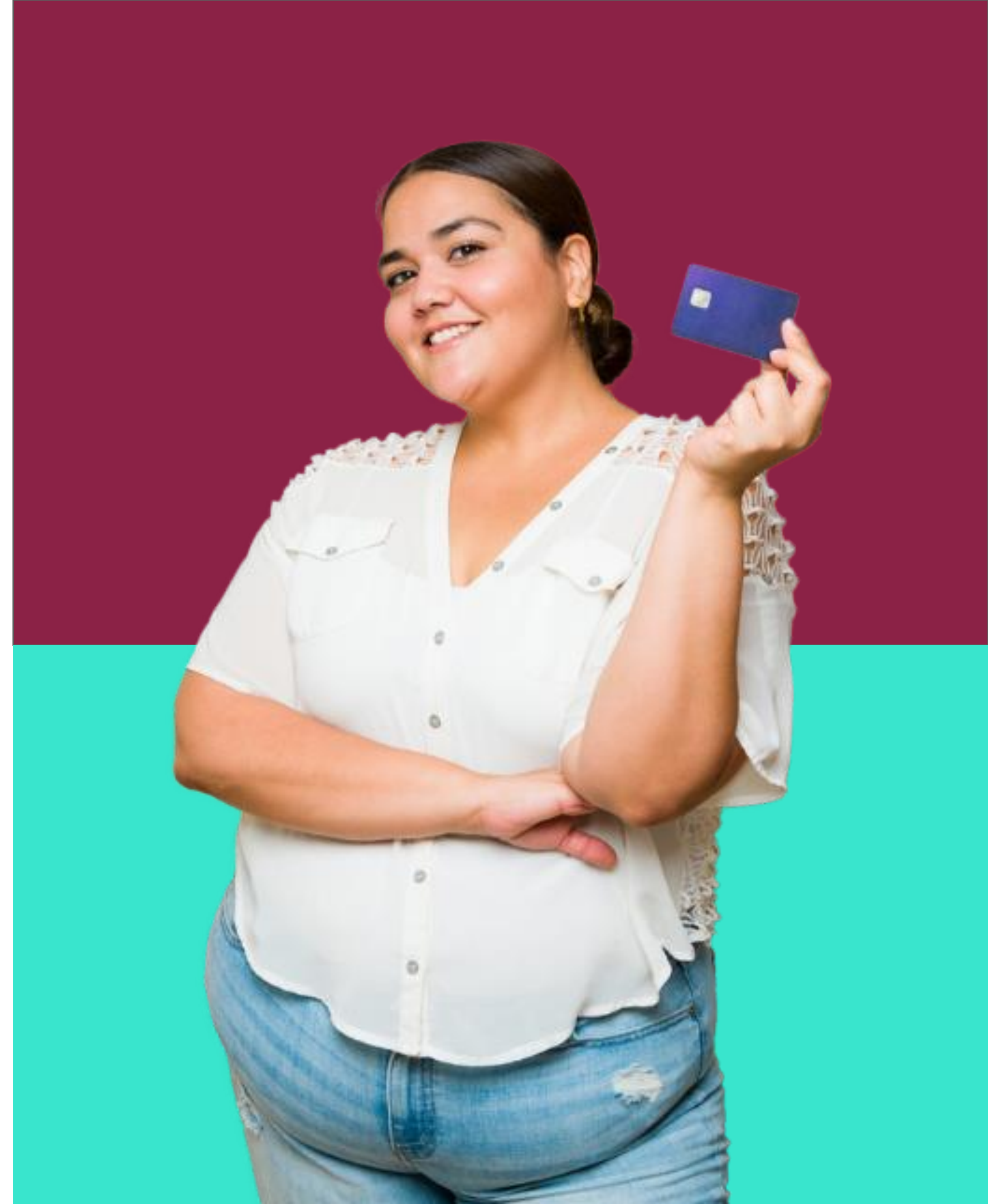
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 - Reflect our current life situations
 - Can be changed more easily
 - Shaped by our values and beliefs



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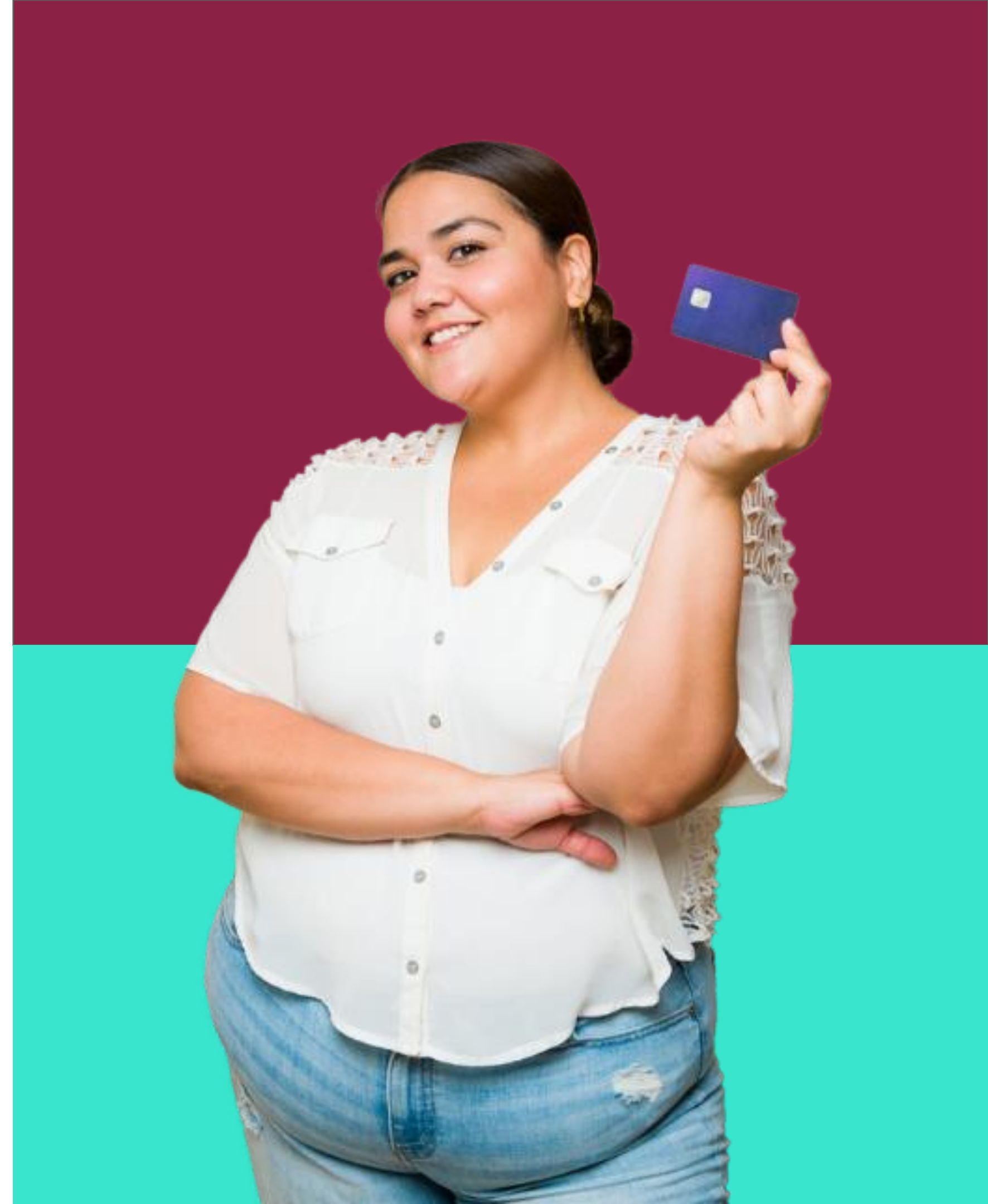
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 - Can be changed more easily
 - Shaped by our values and beliefs
- Emotional Reaction
- How does this shape our relationship with money?





Values

Identifying Your Values

- Take a moment to identify your values



Values

Identifying Your Values

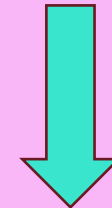
- Take a moment to identify your values
- Do your spending habits align with your values?



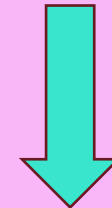
Values



Attitudes



Emotional Reaction



Behaviors



Drive or Detour From Goals

What Influences Our Spending Habits?

1. Values
2. Social Factors



Social Factors

Social Factors That Affect Our Spending

- Friends, family, and peer groups



Social Factors

Social Factors That Affect Our Spending

- Friends, family, and peer groups
- Social Class



Social Factors

Social Factors That Affect Our Spending

- Friends, family, and peer groups
- Social Class
- Social Media



What Influences Our Spending Habits?

1. Values
2. Social Factors
3. Self-Concept



Self-Concept

Who am I?

- Our set of beliefs about ourselves



Self-Concept

Who am I?

- Our set of beliefs about ourselves
- What is your self-concept when it comes to money?



Self-Concept

Cognitive Dissonance

- Do your money behaviors align with your self-concept?



What Influences Our Spending Habits?

1. Values
2. Social Factors
3. Self-Concept
4. Advertisements



Advertisements are everywhere

- We are constantly being overwhelmed with advertisements!



Advertisements are everywhere

- We are constantly being overwhelmed with advertisements!
- Advertising can shape behaviors





Tips for Changing Spending Habits



Tips for Changing Spending Habits

Try these:

- Pay yourself first



Tips for Changing Spending Habits

Try these:

- Pay yourself first
- Learn to love saving



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- Purchase intentionally



Tips for Changing Spending Habits

Try these:

- Pay yourself first
- Learn to love saving
- Purchase intentionally
- Align with values



Tips for Changing Spending Habits

Try these:

- Pay yourself first
- Learn to love saving
- Purchase intentionally
- Align with values
- Create a layer of friction



Tips for Changing Spending Habits

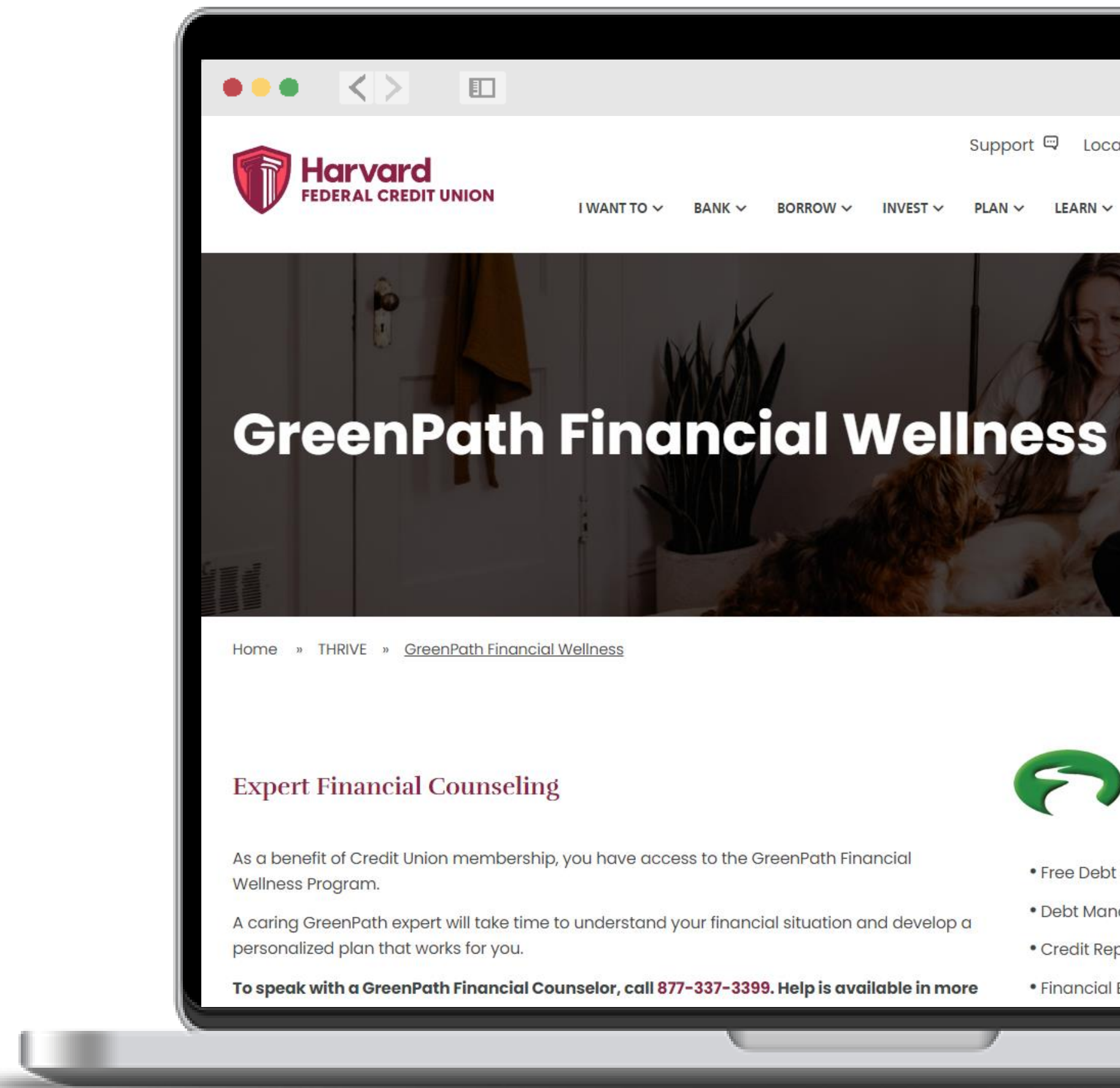
Try these:

- Pay yourself first
- Learn to love saving
- Purchase intentionally
- Align with values
- Create a layer of friction
- Get outside guidance

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